

Shorter Notices*

Graham A. N. Wright. *Microfinance Systems: Designing Quality Financial Services for the Poor.* London: Zed Books, 2000. xix+283 pages. Paperback. £15.95.

This volume timely examines a subject of great interest in developing countries, that of microfinance systems. The book is divided into three parts. The first part asks the rather provocative question pertaining to microfinance: whether it is a solution to the problem or the problem itself. For a possible answer, the first section provides a detailed review of the literature on the topic. This review is essential in that it can help design optimum systems capable of providing quality financial services to the poor. Issues such as the ability of microfinance systems to reduce poverty, improving the status of women, and improving the health and nutrition of the poor are discussed extensively in this section. In addition, the possibility of replication of successful microfinance systems is also examined.

Part Two of the book gives practical examples related to the design of efficient microfinance systems that are capable of providing quality financial services to the less-advantaged sections of society. Part Three of the volume discusses the topic using two case studies, the effectiveness of microfinance systems in rural Bangladesh and in the remote mountains of the Philippines. These two case studies are quite separate and distinct microfinance programmes, each with its own peculiar circumstances with regard to design and functioning.

The book is quite informative and provides insights into the world of microfinance systems as these are much talked about these days as the route through which poverty can be successfully addressed. The book would be of great use to development practitioners and those directly working in the field of microfinance.

Peter P. Mollinga (ed). *Water for Food and Rural Development.* New Delhi: Sage Publications, 2000. 377 pages. Hardbound. Indian Rs 495.00.

This book is a collection of 17 articles dealing with the issues of water, food security, and rural development in South Asia. The authors of these articles appeal for an integrated approach to the management of water resources within the wider scope of development and rural restructuring. In particular, the authors highlight the importance of equity in the distribution of resources among the major stakeholders. For without equity and without democratic planning and management, water

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resource management would be an empty slogan. All the articles are focused and easy to read. Liberal use of tables, boxes, and diagrams assists the reader in negotiating the arguments raised in the text. Overall, the book is extremely useful in that it deals with a subject that only now is being realised as central to promoting rural development. The politics of water may well become the thorny issue in the future as its scarcity worldwide is beginning to be recognised, which makes this book all the more necessary to read.

Michael Norton and Murray Culshaw. *Getting Started in Fundraising*. New Delhi: Sage Publications, 2000. 156 pages. Paperback. Indian Rs 225.00.

This book deals with a number of issues that pertain to fund-raising. First of all, it highlights the importance of fund-raising. The more money an entity can collect, the more work it can undertake. This is particularly so for non-governmental organisations which are often engaged in social and development work. However, fund-raising is not an easy task; it includes considerable effort in terms of both time and energy. Therefore, it is necessary that it be done effectively. This book provides a list of practical “Do’s and Don’ts” on how to enter the field of fund-raising, specifically for those organisations that are small and medium sized.

The contents of the book cover the core issues of a successful fund-raising strategy; the various sources of these funds; the legal and tax matters that can impact on fund-raising, and among the more important ones is the significance of good communication and public relations. If it is not possible to convince the potential donor about the importance of a given work, then it would be difficult to raise funds. Closely related to the ability to convince is the ability to write effective fund-raising proposals. The book has numerous case studies that reflect the advice given by the authors with respect to fund-raising. There are also exercises and checklists to assist the reader in going through the various stages involved in fund-raising. The book will be useful for non-governmental organisations engaged in development work or charitable activity.

Renana Thabvala and R. K. A. Subrahmanya (eds). *The Unorganised Sector: Work Security and Social Protection*. New Delhi: Sage Publications, 2000. 191 pages. Paperback. Indian Rs 195.00.

This book looks at the unorganised or informal sector in India. It is important in the sense that the informal sector plays an important role in providing employment opportunities to the urban poor. However, a wide gap exists between the formal, organised sector of the economy and the unorganised, informal sector of the economy. The formal sector has social security programmes in the form of health

insurance, provident fund schemes, specialised welfare funds, etc., which are supported and given legal status by the government; the unorganised sector does not have these provisions.

The book, which is a collection of 13 articles, proposes similar schemes for the provision of social security benefits to workers in the unorganised informal sector. Women and the elderly are particularly targeted. A number of articles also examine participatory approaches to social security, existing social security measures for the unorganised sector, health insurance schemes for the poor, and maternity and child care services for women in this sector. The common theme that emerges from these articles is the various nature of the suggestions advanced to extend social security coverage to the unorganised sector. Professionals working in such areas as social work, labour-related issues, development practitioners, sociologists, and economists would all benefit from the knowledge about the unorganised sector as highlighted in this book.

Reider Dale. *Organisations and Development: Strategies, Structures and Processes.* New Delhi: Sage Publications, 2000. 255 pages. Paperback. Indian Rs 225.00.

This short book has six chapters. These deal with conceptualising development, organisations in development strategy formulation for development, organisational features, participation, empowerment and capacity building, and evaluating development organisations and their work. The topics covered in the six chapters are extensively discussed; examples are often cited through the use of boxes and diagrams. The book is well-written, with a useful bibliography. It will be useful reading for those interested in development studies, planning, public administration, political science, development sociology, and community development.

Magnus Blomstrom, Ari Kokko, and Mario Zejan. *Foreign Direct Investment: Firm and Host Country Strategies.* London: Macmillan Press Ltd., 2000. xii+253 pages. Hardbound. Price not given.

This volume examines the relationship between multinational corporations and host governments. On the one hand, these corporations have their own strategy of what to invest and how much to invest in a host country; on the other hand, the host country has its own system of regulations that affect this investment. It is not necessary that multinational corporations have one uniform strategy to deal with host countries; these strategies vary from country to country and from situation to situation. Similarly, host country regulations are not uniform and can differ considerably from country to country. Given this situation, the effect of foreign direct

investment on the host country is influenced by the interplay between the multinational corporation and the host country.

The book is divided into two parts: the first part deals with the different strategies of multinational firms. Some of the issues raised here deal with the modes of international investment; the need for joint ventures, research and development activities, intrafirm trade, and structural adjustment in Latin America. The second part of the book examines host country strategies. This part reviews the impact of foreign direct investment on the host country. More specifically, it examines the role of the multinational corporations with respect to the transfer of technology. Does this transfer raise the productivity levels of the host country's firms or not? Does a role exist for formal and informal technology transfers? Such questions are raised in this part. Finally, from the policy point of view, how host governments can attract the maximum in technology imports from the multinationals is a legitimate objective if economic development is to proceed. The detailed examination of multinational behaviour and the impact of foreign direct investment as revealed by the authors in this book would be of great interest to those working in the discipline of international trade and international business.

Rolf P. Lynton and Udai Pareek. *Training for Organisational Transformation*. (Part 1 for Policy-makers and Change Managers). New Delhi: Sage Publications, 2000. 307 pages. Paperback. Indian Rs 225.00.

Rolf P. Lynton and Udai Pareek. *Training for Organisational Transformation*. (Part 2 for Trainers, Consultants and Principals). New Delhi: Sage Publications, 2000. 413 pages. Paperback. Indian Rs 275.00.

The book *Training for Organisational Transformation* is in two volumes. The first volume is addressed to policy-makers and change managers, whereas the second volume is targeted at trainers, consultants, and principals. The book was initially published in 1967 as *Training for Development*. In the last four decades, the whole area of training has been substantially changed. These two volumes, thus, have been written to take into account the changed dimensions of training for development and are a completely revised version of the earlier book.

The first volume focuses on the new concepts that have entered the field of training. Training, it has been realised, is not a limited concept but has much wider connotations dealing with strategic concerns and related matters. The central issues addressed here include outcome evaluation, organisational readiness, and support for training and making training fit the change strategies.

The central concern of the second volume is the training process. For example, the importance of training in operating systems is examined. The practical

applications of training programmes are also discussed. Different target groups require different objectives and, hence, different ways of achieving them.

Both the volumes are clearly written and the authors support their discussion with the use of boxes and graphics. Those interested in management and human resource development will find these two volumes to be most relevant to their work.